

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
Toyota Motor Credit Corporation

In Re:
Linda J. Flora,

Debtor.



Order Filed on March 3, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-19028 MBK

Adv. No.:

Hearing Date: 2/26/2020 @ 9:00 a.m..

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 3, 2020


Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtors: Linda J. Flora

Case No: 18-19028 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 2017 Toyota Yaris, VIN: VNKKKTUD3XHA077323, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Eric Clayman, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 12, 2020, Debtor is due for the November 2019 through January 2020 post-petition payments for a total post-petition default of \$1,331.52; and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$1,331.52 to be received no later than February 26, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 29, 2020, directly to Secured Creditor's servicer, TMCC, P.O. Box 5855, Carol Stream, IL 60197-5855 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan and the motion is hereby resolved.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Linda J Flora
DebtorCase No. 18-19028-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2020.

db +Linda J Flora, 58 Pembroke Drive, Jackson, NJ 08527-6319

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 05, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Christopher M. McMonagle on behalf of Creditor Caliber Home Loans, Inc.
 cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
 David Nigro on behalf of Debtor Linda J Flora jenkins.clayman@verizon.net
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Eric Clayman on behalf of Debtor Linda J Flora jenkins.clayman@verizon.net,
 connor@jenkinsclayman.com
 Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
 rsolarz@kmlawgroup.com
 Robert Davidow on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedpne.com
 Sindi Mncina on behalf of Creditor Caliber Home Loans, Inc. smncina@rascrane.com
 Stephanie F. Ritigstein on behalf of Debtor Linda J Flora jenkins.clayman@verizon.net,
 connor@jenkinsclayman.com
 Steven P. Kelly on behalf of Creditor Caliber Home Loans, Inc. skelly@sterneisenberg.com,
 bkecf@sterneisenberg.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13